

REMARKS

Claims 1, 14, 20 and 22 have been amended. Claims 9 and 11 have been previously cancelled. Claims 1-8, 10 and 12-22 remain pending in the application. Applicants respectfully request further examination of the application, as amended.

The Examiner rejects claims 1-8, 10 and 12-22 under 35 U.S.C. §103(a) as being unpatentable over *Bakshi*. (U.S. Patent No. 6,345,300). Applicants respectfully traverse this rejection.

Applicants respectfully disagree with the contention in the Office Action that *Bakshi* discloses steps of “aggregating content,” “transmitting the aggregated content from the host computer to the client computer,” etc. Applicants submit, as explained in Applicants’ response filed May 15, 2003, and as discussed with the Examiner in a teleconference prior to the filing of that response, that *Bakshi* does not disclose at least storing aggregated content on the user’s computer so that the host computer can later retrieve the content and service a user request based on that content. Rather, *Bakshi* teaches, in the context of a conventional system in which users of client computers retrieve content from servers on the Internet, how to overcome the problem of transmitting “user controlled parameters” or user preferences through a firewall. What is stored on the user computer in the form of cookies are “user-controlled parameters” or user preferences, not “content.” Although the Office Action does not explicitly acknowledge Applicants’ argument, Applicants can only assume the Examiner considered it but did not find it persuasive.

Applicants would therefore like to respectfully request reconsideration of this argument and to consider it in combination with an amendment of the independent claims, discussed below. Applicants submit that the term “content” is well-understood in the art to mean the information in which a user is or may be interested in reviewing. It is not interpreted in the art to include user preferences or other such things that may be stored as cookies on a client computer. In Applicants’ invention, the “content” is the content associated with the user that the host

computer has retrieved and aggregated from various information providers that is stored on the client computer, and this is neither disclosed nor suggested in *Bakshi*.

The Office Action contends that “*Bakshi* implicitly discloses the client sends a cookie file to the content server through a network proxy, the content server aggregates the content based on the cookie file, that it obtains from the client, and provides the aggregated content to the client.” Applicants respectfully submit that this is not at all implicit and that *Bakshi* does not have anything to do with what is known in the art as “data (content) aggregation.” Applicants’ invention relates to a host computer automatically retrieving a user’s content from multiple sources on the Internet, such as the user’s bank account, brokerage account, and providers of goods and services with whom the user deals or is otherwise associated. This content is “associated with the user” in the sense that it may be, for example, the user’s bank account information or brokerage account information or some other information unique to the user, i.e., “associated with the user.” The claimed invention seeks out this information (“content associated with the user”) from various sources on the Internet (or similar) on which it can be found, and aggregates or brings the information together for the user in a single presentation on the user’s computer. The term “data aggregation” is well-understood by persons skilled in the art to refer to a system of this nature, and Applicants’ specification clearly indicates what is meant by the term “aggregate.” The user can thus see the status of all of his accounts and other content at once. Thus, it should be clear that the *Bakshi* system, which has nothing to do with aggregating for a user on the user’s client computer content associated with that user, is not even within the realm of Applicants’ data aggregation-related invention.

The Office Action states that “the content server aggregates content based on the cookie file,” but Applicants submit that all *Bakshi* refers to in this regard is serving Web pages in the conventional manner in response to a user clicking on hyperlinks or entering URLs. There is no teaching of a system that aggregates the user’s content for him or her. The content served to the user of the *Bakshi* system is not necessarily “associated with the user” in the sense that it is the user’s personal information regarding his or her bank accounts, brokerage accounts, service providers, and so forth, nor does the content server aggregate or put the user’s retrieved personal

information together in a single presentation to the user. Rather, *Bakshi* discloses no more in this respect than the ordinary fact that users of client computers retrieve Web pages or other Internet content from server computers. *Bakshi's* contribution to this conventional activity is directed to solving the problem of transmitting the user preferences through a firewall. The user preferences are stored as cookies. *Bakshi* has nothing to do with data aggregation.

Thus, *Bakshi* discloses retrieving cookies representing user preferences through a firewall proxy and network proxy. Applicants are not certain they understand the Examiner's reasoning, but to the extent the Examiner may be interpreting the limitation of "aggregating content ... from one or more information providers" as meaning retrieving the user preferences through the firewall proxy and/or network proxy, Applicants have amended the independent claims to further show that nothing similar to such a system is being claimed. As amended, the scope of meaning of the term "information providers" explicitly excludes network devices such as proxy servers and firewalls. In Applicants' invention, the content is aggregated strictly from information providers, i.e., those entities that maintain information associated with the user, such as the user's bank, brokerage, or providers of goods and services. Information is not "aggregated" from merely any unrelated content server that happens to be accessible to the user on the Internet (see, e.g., Fig. 1 of *Bakshi*) ; rather, it is aggregated only from those servers that have content already associated with that user. Moreover, nothing is "aggregated" from network devices such as proxy servers and firewalls within the meaning of the term "aggregating content" as it is recognized in the art and as it has been defined in Applicants' specification.

In view of the foregoing, Applicants therefore respectfully request withdrawal of the rejection and allowance of the application. If the Examiner believes discussion of any issue would expedite examination, the Examiner is encouraged to telephone Applicants' undersigned representative.

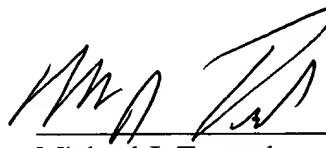
A Credit Card Payment Authorization Form PTO-2038 authorizing payment of the fee of \$950.00 for a three-month extension of time for a large entity under 37 C.F.R. § 1.17 is enclosed.

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Page 10 of 10

This amount is believed to be correct; however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 14-0629.

Respectfully Submitted,

NEEDLE & ROSENBERG, P.C.

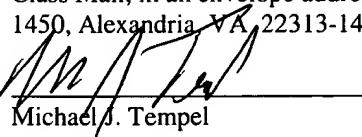


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12/5/03